

Insured: Ericka Jack Home: (201) 222-2913

Property: 126 Bright Street Apt. #103

Jersey City, NJ 07302

Claim Rep.: Chun-Hon Justin Lam Business: (908) 433-5101

Position: Project Engineer II E-mail: jlam@gilbaneco.com

Company: Gilbane Building Company
Business: 4180 Outlook Drive Suite 100

Wall, NJ 07719

Estimator: Nicholas J. Mascitelli Business: (610) 937-3737

Position: Project Engineer II E-mail: nmascitelli@gilbaneco.com

Company: Gilbane Building Company

Business: 4814 Outlook Drive

Wall Township, NJ 07753

Claim Number: RRE0032126 Policy Number: Type of Loss: Hurricane

Date Contacted: 7/7/2014

Date of Loss: 10/29/2012 12:00 AM Date Received:

Date Inspected: 7/7/2014 1:00 PM Date Entered: 7/7/2014

Price List: NJTR8X_JUL14_RREM

Restoration/Service/Remodel

Estimate: RRE0032126_REV0



Damage assessments are based upon information obtained during a visual, non-invasive and non-destructive inspection. Scope of Work for all repairs is prepared in accordance with HUD Housing quality standards, the sample single-family housing Rehabilitation Standard(where applicable), Energy Star Standard (where applicable) and with HUD and NJDEP approved materials and systems for direct physical damages as a result of the October 29 2012 storm.

Construction documents have not been provided nor relied upon in the development of this scope and estim ate.

Hazardous material abatement scope is included, developed through a non-destructive sampling of obvi ous hazards either in areas impacted by the storm, or other areas which may contain obvious hazards. There is potential for additional hazardous materials to exist hidden behind undamaged construction or personal possessions.

Wherever the term "ALLOWANCE" is used in the narrative or the estimate, it shall mean a "cash allowance" set aside for that specific area of work. The cash allowance and the estimate shall be adjusted either up or down once the actual costs are established.

This estimate may c ontain an allowance for "elevation", this is intended to be the complete scope required to raise a house to the designated ABFE. This procedure will be highly variable and some variation in the elevation costs is to be expected.

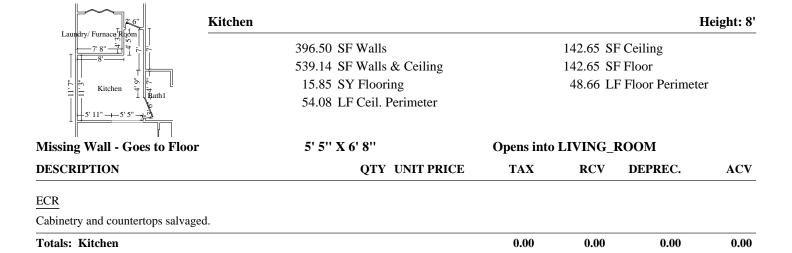
Please see estimate for specific Project Scope.



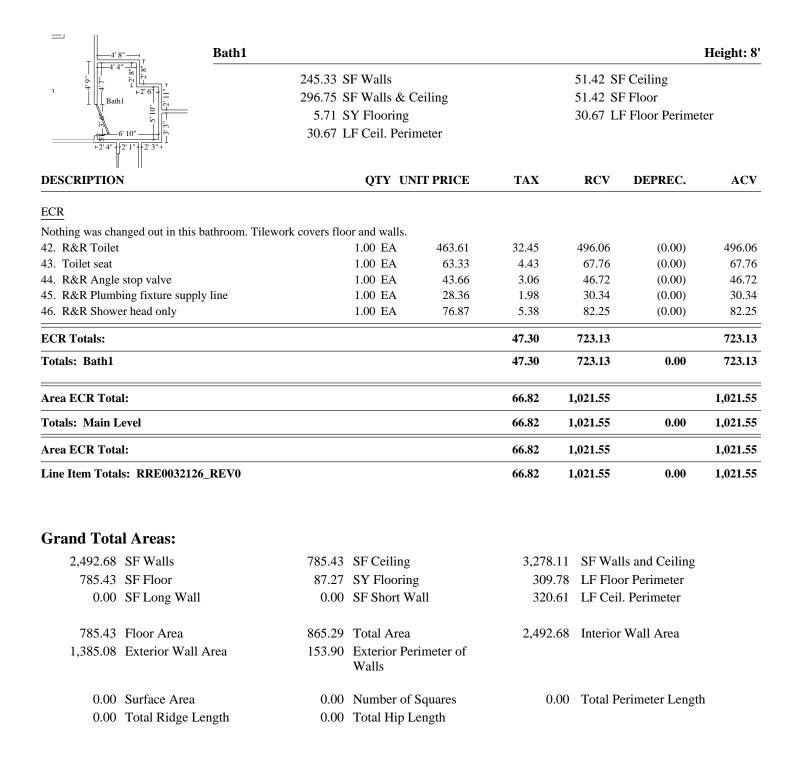
RRE0032126_REV0

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DESCRIPTION	QTY UN	IT PRICE	TAX	RCV	DEPREC.	ACV
ECR						
No elevation is associated with this estimate be	ecause the structure is a Rowhon	me.				
Totals: Elevation			0.00	0.00	0.00	0.00
	Main Le	vel				
Main Level						
DESCRIPTION	QTY UN	IT PRICE	TAX	RCV	DEPREC.	ACV
ECR						
8. Carbon monoxide detector	1.00 EA	89.57	6.27	95.84	(0.00)	95.84
9. Smoke detector	3.00 EA	63.11	13.25	202.58	(0.00)	202.58
ECR Totals:			19.52	298.42		298.42
Total: Main Level			19.52	298.42	0.00	298.42









Summary for ECR

Line Item Total		954.73
Total Tax(Rep-Maint)		66.82
Replacement Cost Value		\$1,021.55
Net Claim		\$1,021.55
	Nicholas J. Mascitelli	
	Project Engineer II	



Recap of Taxes

	Total Tax(Rep-Maint) (7%)	Clothing Acc Tax (7%)	Storage Rental Tax (7%)
Line Items	66.82	0.00	0.00
Total	66.82	0.00	0.00



Recap by Room

Estimate: RRE0032126_REV0

Area: Main Level Bath1	278.90 675.83	29.21% 70.79%
Area Subtotal: Main Level	954.73	100.00%
Subtotal of Areas	954.73	100.00%
Total	954.73	100.00%



Recap by Category

Items	Total	%
GENERAL DEMOLITION	51.07	5.00%
ELECTRICAL	278.90	27.30%
PLUMBING	624.76	61.16%
Subtotal	954.73	93.46%
Total Tax(Rep-Maint)	66.82	6.54%
Total	1,021,55	100.00%

Estimate Closing statement

This estimate contains only NJ DCA RREM approved scope.

This estimate may contain cost information from actual i nvoices presented by the homeowner and reviewed by Gilbane for cost and scope. This cost data will only be used in an advisory fashion to determine homeowner eligibility for benefits.

This transmission is intended exclusively for the individual or entity to which it is addressed. This communication may contain information that is confidential, proprietary, privileged or otherwise exempt from disclosure. If you are not the named addressee, you are NOT authorized to read, print, retain, copy or disseminate this communication, its attachments or any part of them. If you have received this communication in error, please notify the sender immediately and delete this communication from all computers.



1 RRE0032126_aEXT (1) Date Taken: 7/15/2014 Taken By: JLAM



2 RRE0032126_aEXT (2) Date Taken: 7/15/2014 Taken By: JLAM





3 RRE0032126_aEXT (3) Date Taken: 7/15/2014 Taken By: JLAM

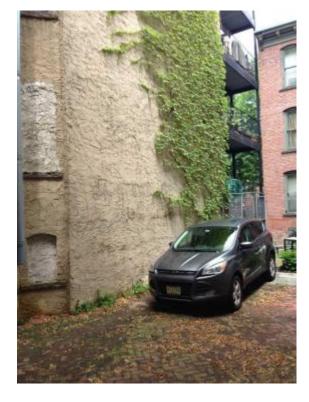


4 RRE0032126_aEXT (4) Date Taken: 7/15/2014 Taken By: JLAM

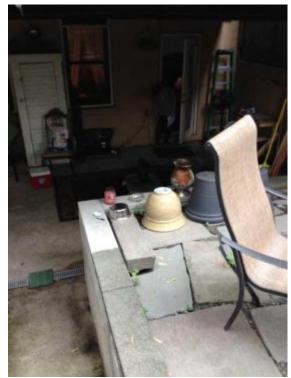




5 RRE0032126_aEXT (5) Date Taken: 7/15/2014 Taken By: JLAM



6 RRE0032126_aEXT (6) Date Taken: 7/15/2014 Taken By: JLAM





7 RRE0032126_aEXT (7) Date Taken: 7/15/2014 Taken By: JLAM



8 Main Level/Bed - RRE0032126_ Bed (1) Date Taken: 7/15/2014

Taken By: JLAM





9 Main Level/Bed - RRE0032126_ Bed (2)

Date Taken: 7/15/2014 Taken By: JLAM



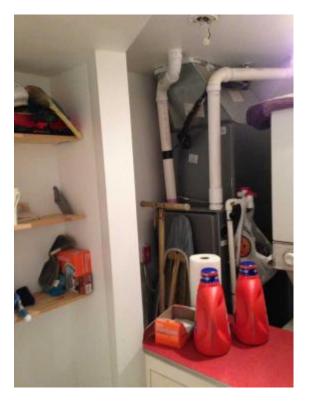
 Main Level/Laundry/ Furnace Room - RRE0032126_Laundry R
 Date Taken: 7/15/2014
 Taken By: JLAM





11 Main Level/Laundry/ Furnace Room - RRE0032126_Laundry R

Date Taken: 7/15/2014 Taken By: JLAM

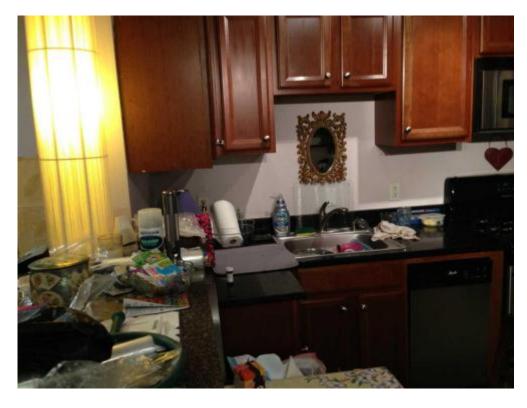


12 Main Level/Kitchen -RRE0032126_Kitchen (Date Taken: 7/15/2014 Taken By: JLAM





13 Main Level/Kitchen -RRE0032126_Kitchen (Date Taken: 7/15/2014 Taken By: JLAM



14 Main Level/Bath1 - RRE0032126_ Bathroom

> Date Taken: 7/15/2014 Taken By: JLAM





15 Main Level/Bath1 - RRE0032126_ Bathroom

> Date Taken: 7/15/2014 Taken By: JLAM

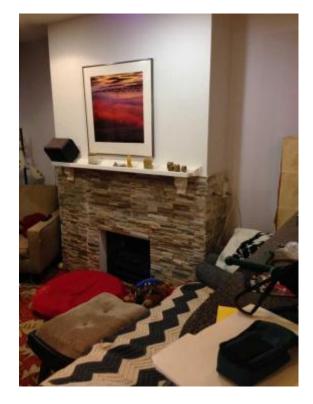


16 Main Level/Living Room -RRE0032126_Living Ro Date Taken: 7/15/2014 Taken By: JLAM





17 Main Level/Living Room -RRE0032126_Living Ro Date Taken: 7/15/2014 Taken By: JLAM



18 Main Level/Living Room -RRE0032126_Hall Date Taken: 7/15/2014 Taken By: JLAM

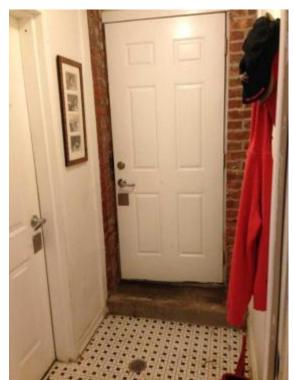




 Main Level/Living Room -RRE0032126_Foyer
 Date Taken: 7/15/2014
 Taken By: JLAM



20 Main Level/Common Foyer -RRE0032126_Common Lo Date Taken: 7/15/2014 Taken By: JLAM





21 Main Level/Common Utility Room - RRE0032126_Common Ut

> Date Taken: 7/15/2014 Taken By: JLAM



22 Main Level/Common Utility Room - RRE0032126_Common Ut

> Date Taken: 7/15/2014 Taken By: JLAM

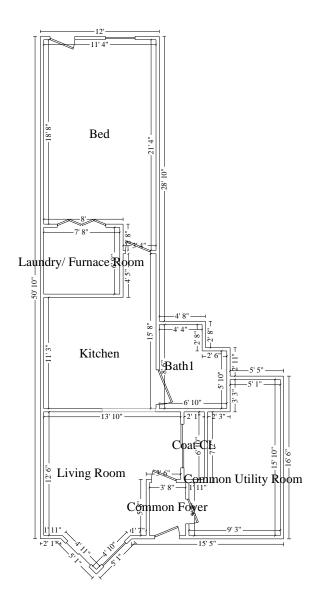




23 Main Level/Common Utility Room - RRE0032126_Common

> Date Taken: 7/15/2014 Taken By: JLAM







Main Level